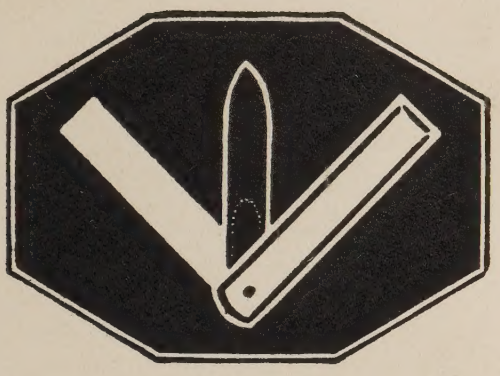
An Aylesbury Broadside



the LANCET says:

Children must be fed

Family Allowances

Price 3d.

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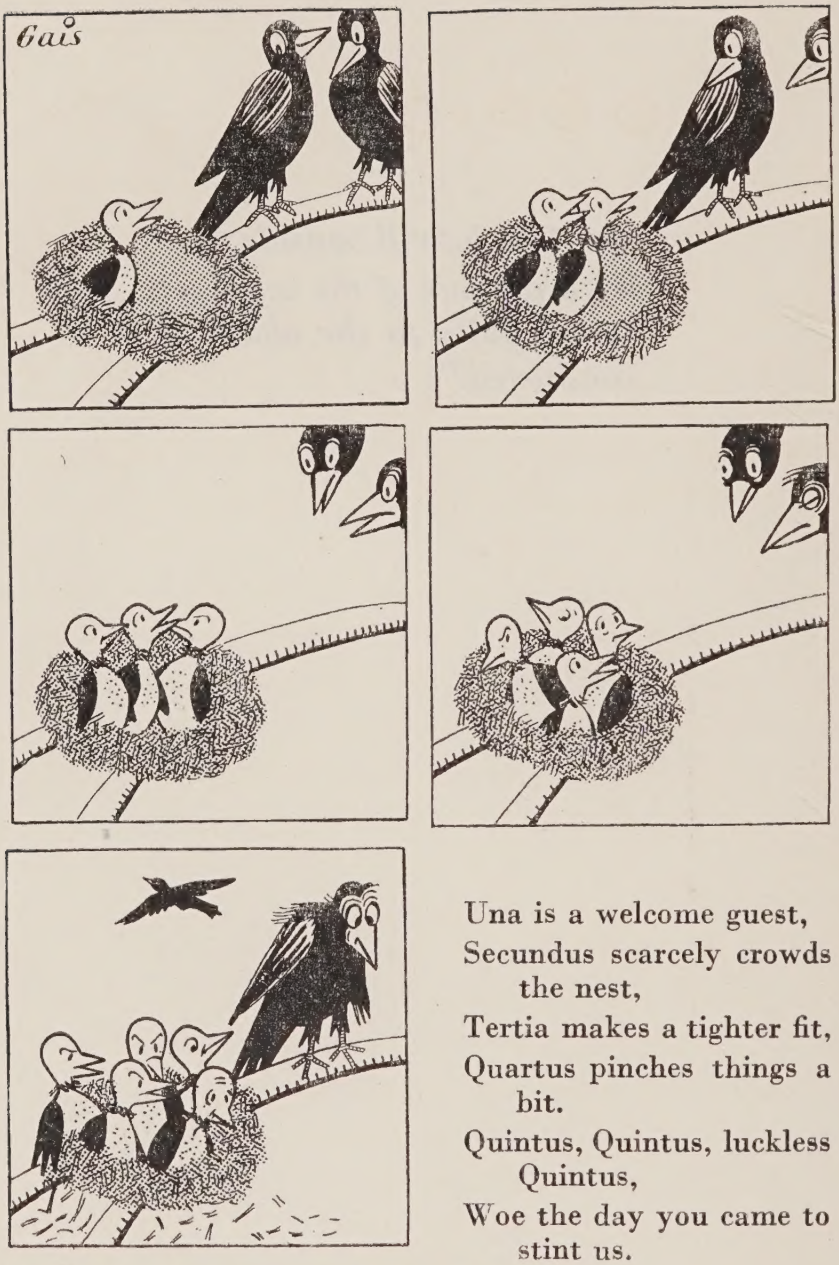
FAMILY ALLOWANCES

An Aylesbury Broadside:
"With the side of the vessel turned fully to the object considered."

This broadside is issued from the temporary editorial office of THE LANCET at 26, Temple Street, Aylesbury, Bucks.



Una is a welcome guest,
Secundus scarcely crowds
the nest,
Tertia makes a tighter fit,
Quartus pinches things a
bit.
Quintus, Quintus, luckless
Quintus,
Woe the day you came to
stint us.

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FAMILY ALLOWANCES

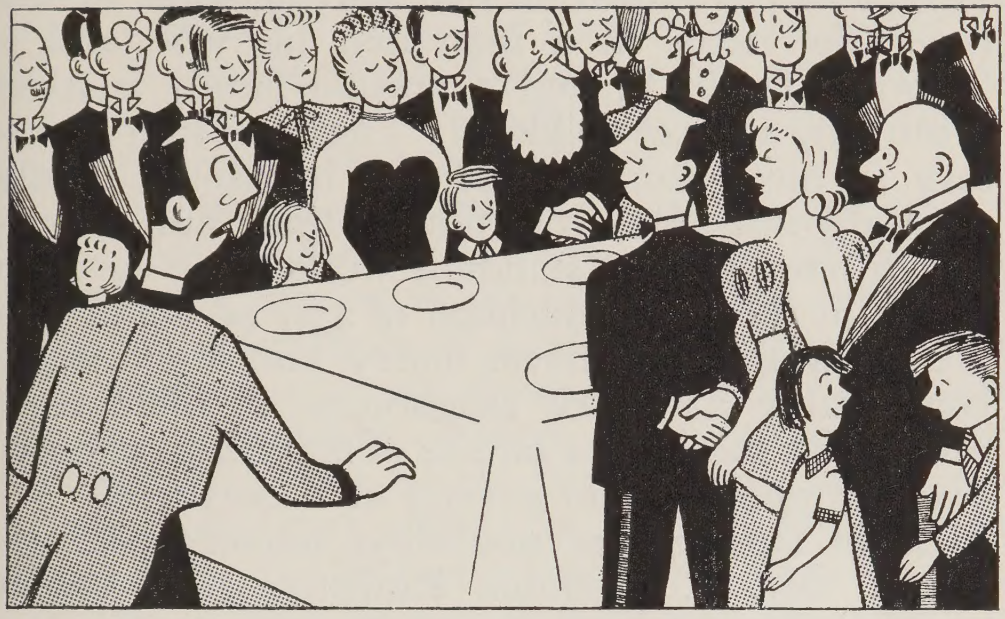
DANIEL DEFOE rode from Blackstone Edge to Halifax and wrote placidly in his journal " within the houses we saw women and children carding and spinning, all employed from the youngest to the oldest, scarce anything above the age of four years old but its hands were sufficient for its own support."

Later generations found something wrong with this peaceful domestic picture, and after the usual delays Parliament decided to release children from the duty of earning their own porridge. Factory and education laws were planned to usher in a new golden age in which the citizens of the future, reaching a full stature of mind and body, would be ready to build a highly creditable world. Unfortunately there was something wrong with this picture too. As so often happens with our piecemeal legislation, the roundabouts had spoiled the market for the swings. The children, though probably grateful for the benign care which had shut the factory doors in their faces and freed them for ever from one sort of misery, had the impertinence to go on being hungry; their own industry could no longer fill their bellies—they had to depend on something or somebody else. A strong bias, amounting to a tradition, has always existed in favour of leaving this nutritive task to the father. There is nothing wrong with the principle, which indeed is a fundamental principle of nature. Parents should nourish their children: well and good. But in nature the business of feeding the

young is merely one of the time-consuming jobs of the breeding season. Lions prowl, foxes steal and sparrows diligently hop about to keep their broods on an adequate diet; some birds will even work themselves to death to feed a cuckoo, a piece of altruism which has no counterpart in human society. The food is there; they can take what they need. Such a universal dinner-table has never been spread for man. Even John Stuart Mill thought in terms of finality when he pointed out that though it was only right that everyone should have a share in the banquet, there was a certain difficulty in allowing each to invite as many guests as he pleased. That difficulty is still before us and has never been overcome to this day. If we admit that everyone has a right to a share in the banquet we must also admit that the children are not guests; they are included in the term " everyone." The habit of regarding children as something less than people, as dependents, as a sort of human fraction, has led us to the present dilemma. If we admit once and for all that children are not " future citizens " but just citizens, we know at once where we stand.

The Romans had a sounder idea of the importance of children. They clothed them in the toga prætexta, the purple-bordered toga of the magistrates, to show that they were as worthy of reverence as the republic itself. The child in England has no such honourable standing, yet his value to the state is as great as that of the Roman child centuries ago.

Industry has good cause to regard the welfare of children, if only on the ground that they represent a vital part of the industrial plant of the future. They have even been described objectively as replacements in the industrial machine, and, however offensive that description is, it has the merit



" a certain difficulty in allowing each to invite as many guests as he pleased "

of showing the problem in very plain colours indeed: for only a grossly unbusinesslike firm would keep its spare parts so carelessly that they deteriorated before they were put into action.

For we all know what is happening to these children—know it, that is, in a general, rather uncomfortable way. We know that they are going short of food. In England today there are children going so short of proper food that their health and growth are being damaged; and that is a medical problem which concerns the *Lancet*.

The Wage-earning Parents

In a letter to the *Times* of Jan. 12, 1940, Sir William Beveridge said that " the greatest single cause of poverty in this country is young children." There is plenty of evidence behind this assertion. Wages are paid on a flat rate, the theory being that a man is entitled at least to a " living wage." When it comes to deciding how many people are going to live on the wage, difficulties arise; and so the fan-

tastic idea has grown up that a living wage should cover the needs of a man and his wife and a "normal family"; and a normal family is fixed arbitrarily at three children. The exact sum necessary to meet the needs of this imaginary family naturally fluctuates from time to time, but according to one minimal standard worked out in 1937 it was in the neighbourhood of 43*s.* 4*d.* But men are wayward; some never marry, and so live more comfortably than their neighbours all their lives; others find themselves fathers of families at twenty-two and plunged into poverty at twenty-five.

Large families are nowadays uncommon, certainly. Mr. B. Seebohm Rowntree in a recent social survey of York found that of 15,577 men over the age of twenty-one:

57·8 per cent. had no children.
21 per cent. had one child.
12·3 per cent. had two children.
5 per cent. had three children.
2·3 per cent. had four children.
1·6 per cent. had five or more children.

This means that only 3·9 per cent. of men had more than three children. But—and this is the important point—these men were responsible for 23 per cent. of the children. Other inquirers have found the same kind of thing. The Merseyside survey showed that out of 6,780 working-class families, 16 per cent. of families—and 25 per cent. of children—were living below the poverty line. In Bristol a survey was made during a peak period of employment in 1937, and Bristol is a prosperous town; among the children of 4,491 families, one in every five came from a home "where income was inadequate to provide a bare minimum standard according to the austere survey rules."

Merseyside and York are industrial areas; in West Sussex Dr. Fraser Brockington found that 72 per cent. of elementary school-children in a

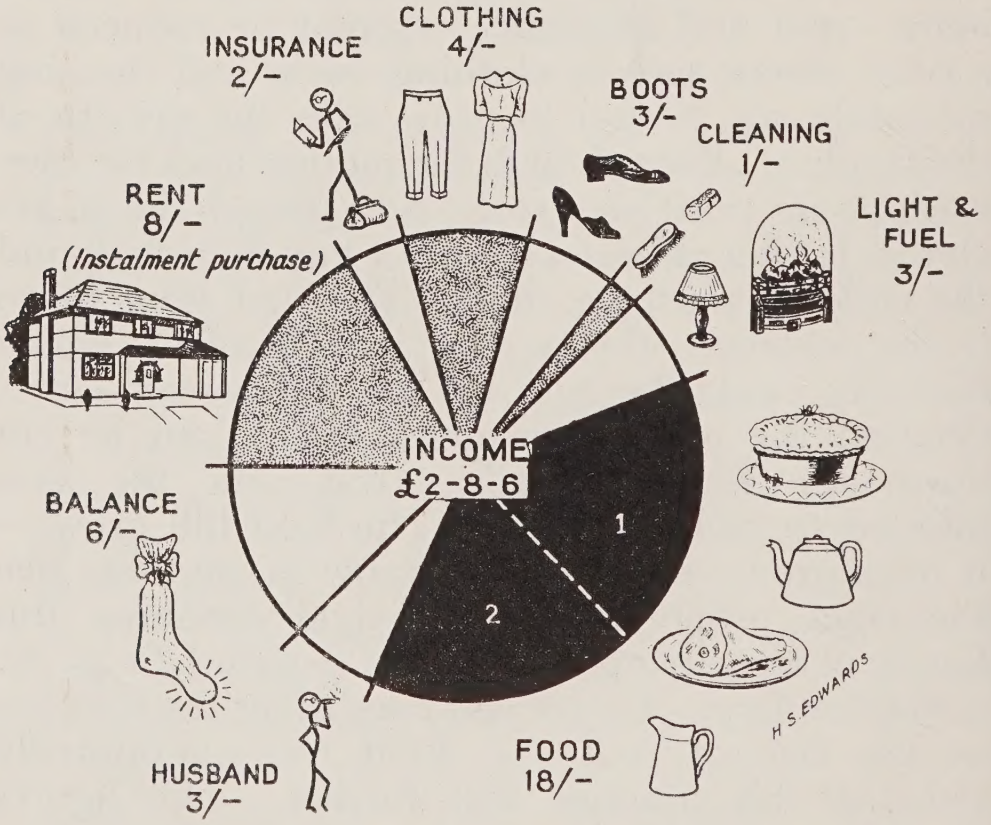
rural district lived in homes where the amount of food bought fell below the minimum recognised by the British Medical Association as necessary to maintain health. Ironically, it is the country child who often goes short of milk and eggs.

While wages are paid on a flat rate this will go on. Every fresh child born into a family will reduce the income of his brothers and sisters and spoil their chances of health and growth. The illustrations overpage show graphically how some items in a family budget have to stretch and others to contract, as the family grows, in order to keep expenditure within the inelastic boundary of the wage. In this case a fairly good wage has been chosen—£2 8*s.* 6*d.*; to portion out the money to cover the needs of husband and wife is comparatively easy, but to cover the needs of seven people—five children and their parents—within the same limits calls for no mean practical ability. Some items—rent and insurance—cannot be reduced as a rule; others, such as clothing, boots and cleaning materials, are bound to grow with the growth of the family. Even though the mother does her own washing she must have soap; even though she makes clothes for her children she must buy materials, and the children must be shod. The first item to go is the balance—the narrow margin of 6*s.* which formerly could be put by for unforeseen emergencies; the only other items which can be cut down are the husband's extras and the sum allotted to fuel and light. The food bill grows—it must grow—but it cannot grow in anything like the right proportion. With rigid economy this family of seven people can afford to spend £1 4*s.* 6*d.* a week on food. Under war conditions the increase in the cost of coal and light has undoubtedly reduced this amount still further. The figures given here are calculated on pre-war prices. The

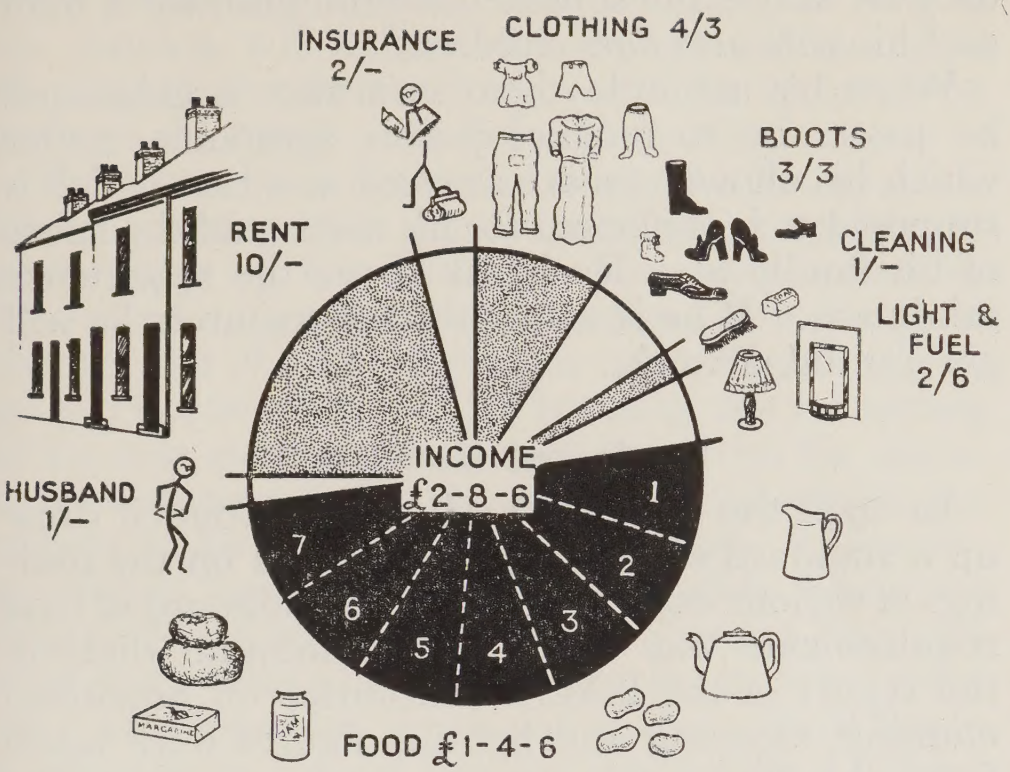
Children's Minimum Council, whose aim "is to ensure that no child shall, by reason of the poverty of its parents, be deprived of at least the minimum of food and other requirements necessary for full health," has compiled tables showing standards of primary needs; in these the cost of food for a family of seven, with children ranging in age from one year to fourteen, is assessed at 36*s.* 11½*d.* at prices in December 1937. Our family with a weekly wage of £2 8*s.* 6*d.* would be in poor case; but this is not a minimal wage by any means. In the cotton industry, in mines, on the railways, thousands of men earn less than 43*s.* a week—that is, less than a living wage.

The Unemployed Parent

So far we have considered the financial position of the children of wage-earners; but very many



BUDGET FOR A FAMILY OF TWO



BUDGET FOR A FAMILY OF SEVEN

children have fathers who are out of work. The position of these children is slightly different, in that scales of benefit and relief allow for the fact that they exist as separate people. They are no longer lumped together as a theoretical " normal family " of three children; they begin to take form before us as genuine creatures. While their father is at work he pays unemployment insurance for them as well as for himself, and when he loses his job he draws unemployment benefit at the rate of 17*s.* for himself, 10*s.* for his wife and 3*s.* for each of his five children—Charlie and Edith, Fred, and May and Gracie. This brings his income up to 42*s.* a week. Even the new recommendations of the Unemployment Insurance Statutory Committee—which increase the allowance for Charlie and Edith to 4*s.* each—will only give the family an income of 44*s.*, which, as will presently be seen, is

only 8*d.* above the subsistence minimum for a man and his wife and *three* children.

When his unemployment insurance is exhausted he passes on to unemployment assistance, under which his allowances are assessed at a rate which is supposed to be sufficient for his needs and the needs of his family at a level just above the subsistence minimum. If he is without other resources he will get 42*s.* 6*d.* a week.

Needs and Resources

In 1938 the Children's Minimum Council drew up a standard of primary needs based on the findings of various expert bodies. The standard of food requirements was taken from minimum diets in the report of the B.M.A. committee on nutrition; clothing, cleaning and lighting figures were taken from the Merseyside survey; and rent from the Unemployment Assistance benefit scale—which is low, at any rate for London. The council's standards were as follows:

Standard of Primary Needs

	s.	*d.*
A. Man and wife	25	6½
B. Man, wife and child	30	10
C. Man, wife and three children	43	4
D. Man, wife and five children	52	9

If we take family C as the " normal family " and accept 43*s.* 4*d.* as the so-called living wage, what happens to family D where there are five children ? The father will get 43*s.* 4*d.* a week where he requires 52*s.* 9*d.* to cover the minimal needs of his family. Every week his children will go short of necessities to the value of 9*s.* 5*d.* If he is on unemployment benefit or assistance the deficit will be greater by a shilling or two. One of the rules of the game is that you must never make it more comfortable to be out of work than in work, whether there is any

work to be had or not. The children, as well as the parents, will suffer from the system, but after all they must take the rough with the smooth—or perhaps the rough with the slightly rougher.

We have been assuming that this father, this model parent, never wants to do anything but his plain duty by his children. He never wants to send them to see the Marx Brothers or buy one of them a pair of roller-skates; he never even wants to go and get drunk by way of breaking the monotony of his own existence or his wife's. Even his allowance of human frailty is cut down to a subsistence minimum by the funds at his disposal. However, he seldom keeps within it; irresponsible fellow, he forgets that if he buys the children sweets they will have to go short of first-class protein; he takes them for a bus ride at his peril—and theirs. Nevil Shute in *Ruined City* put the case for this prodigal father; it is easy to recognise him even though his children are not mentioned.

"It's like this. There's really nothing wrong with the rates of relief. If you are careful, and wise, and prudent, you can live on that amount of money fairly well. And you've got to be intelligent, and well educated, too, and rather selfish. If you were like that you'd get along all right—but you wouldn't have a penny to spare. . . . But if you were human—well, you'd be for it. If you got bored stiff with doing nothing so that you went and blued fourpence on going to the pictures—you just wouldn't have enough to eat that week. Or if you couldn't cook very well, and spoiled the food a bit you'd go hungry. You'd go hungry if your wife had a birthday and you wanted to give her a little present costing a bob—you'd only get 80 per cent. of your food that week. And of course if your wife gets ill and you want to buy her little fancy bits of things. . . ."

That is what is happening in England now. The architect who, "with pardonable shuffling of the responsibility," wrote above the doors of his completed chapel: "This is the Lord's work," was

probably justified in feeling that his achievement had something in common with an Act of God. In another age we might have dismissed the conditions just outlined as the work of the devil; unfortunately we were born too late to saddle an infernal scapegoat with our failures. This is our own unaided work. Alone we did it. Time, and high time, we did something else.

The Ill-nourished Child in Person

Figures are tedious; in any case, with prices and wages fluctuating, they only remain approximately accurate from month to month, though the picture behind them is unchanging. They serve to illustrate the fact that if you feed children—or, for that matter, white rats—on deficient or unbalanced diets, week after week, things begin to happen. Quite interesting things from a medical point of view. Let us examine them objectively; after all, these are not our children.

What does this ill-nourished child look like? He may have one or more obvious defects, of which the commonest are anæmia, decayed teeth, inflamed gums, tonsillitis and adenitis, eye infections, rickets, nervous disorders, indigestion; he may be undersize and underweight for his age; he may be stupid and apathetic at his lessons, listless at games, thin, chilly and flat-chested; he may have a slack abdominal wall, flat feet, knock-knees, a chronic nasal discharge or running ears. He easily develops any skin, lung or bowel infection which happens to be going round. He may have one of these defects or several; on the other hand he may have none of them. He may come of a tall family, so that his height is normal; his weight, too, may be high, because a diet rich in bread and cheap jam can build a fat flabby body; but in spite of this he may go down before every respiratory infec-

tion which comes his way: colds, coughs, bronchitis and bronchopneumonia find him a happy hunting-ground, especially if he has rickets, however mild.

Standards of Malnutrition

Malnutrition is a difficult state to assess. There are no exact measurements available. To estimate it at all we must distinguish between absence of existing physical disease and presence of positive good health. In classifying children as " normal " or " subnormal " medical officers sometimes take " normal " to mean " average." Individual variations among the doctors help to obscure the meaning of the term malnutrition; and not merely variations between doctor and doctor, but variations in the same doctor on different days. Malnutrition, then, is not a clinical entity like measles; it is a subnormal state of health in which the child is poorly defended against the attacks of infection, and less competent than he should be to resist disease when it occurs.

Where standards of nutrition are so uncertain it is not surprising to find statistics of malnutrition vague. The chief medical officer of the Board of Education in his report on The Health of the School-child during 1938 states that, among 1,674,023 school-children examined at routine inspection, nutrition was:

I.	Excellent in	14·5 per cent.
II.	Normal in	74·2 per cent.
III.	Subnormal in	10·8 per cent.
IV.	Bad in	0·5 per cent.

Thus bad and subnormal together only account for 11·3 per cent., and this may seem a low figure at first sight—until we remember that it means 189,165 real children. Moreover, the classification is open to the criticisms outlined already. A normal child is—or should be—a child in excellent health. If his health is less than excellent he is in a sub-

normal state; in the old phrase, he is below par. If we assume that the " excellent " group contained all the children who were in abounding good health—all the normal children, that is—what becomes of group II ? It must clearly apply to children who are not normal, but average; 74·2 per cent. of them.

The striking difference between normal and average as applied to the health of school-children can be brought out in various homely ways. For example, how often does one hear of a child with chronically discharging ears in a preparatory or public school ? They occur, certainly, but they are rare ; in elementary schools they are commonplace. Then, any doctor who has practised in a poor district knows how frequently mild rickets is linked with bronchopneumonia. Gross rickets with crippling deformities is seldom seen today because every welfare centre, doctor, district nurse and antenatal clinic is standing over the expectant mother and young child, determined to dose both parties with vitamin D. But mild rickets still persists—because it can only be checked if vitamin D is supplemented by a balanced diet rich in calcium; a diet, that is to say, containing abundant milk, fresh fruit and vegetables and not too much carbohydrate; the sort of diet the young child and his mother would like to have but cannot afford.

Again, we can compare the rates of growth to be expected in public schools with those found in council schools. Sir John Orr, in the report of his classic investigation published in 1937, found that at thirteen years of age the boys at Christ's Hospital School were on an average 2·4 in. taller than those of the council schools; at seventeen they were 3·8 in. taller than a comparable group of " employed males." It looks as though we apply one standard of health to children coming from middle-class

homes, and a different, lower, standard to children in council schools.

It can be argued that height is hereditary, in any case, and that figures of this kind are misleading. But though it is true that only a diseased pituitary or the food of the gods will make a boy grow beyond the height that nature has allotted to him, it is equally true that a defective diet can slow his rate of growth and stunt his final stature. There are plenty of figures to show how diet affects growth; and, as the investigations are usually carried out on children living in the same sorts of homes, the results are not open to the objections which can be made to a comparison of children living in different sections of society. For nutrition, of course, does not depend entirely on food; it depends also on such things as living accommodation, fresh air, clean surroundings and the chance to get a good night's sleep.

One well-known experiment was carried out by Dr. Corry Mann in an industrial school. In a group of 102 boys, 41 were given a pint of milk daily in addition to their ordinary food, and the other 61 were not. During the year the group on milk gained 2·63 in. in height, and 6·98 lb. in weight. The control group only gained 1·84 in. in height and 3·85 lb. in weight. In addition the boys on milk remained relatively free from the minor ailments and infections which were common among the other children.

The case for an adequate and well-balanced diet is strengthened by every fresh investigation of the kind; for though few of the investigations appear conclusive when taken alone, in bulk they offer formidable evidence of widespread malnutrition.

Malnutrition in Women

The poorly nourished man or woman is as vulnerable as the poorly nourished child. The rate of recovery after illness is prolonged and resistance to

such illnesses as tuberculosis, rheumatism and gastric disorders seems to be reduced. Tuberculosis, for example, becomes more prevalent in times of relative food shortage; in England and Wales the deaths from tuberculosis during the last war have been estimated at 18,000 more than would have occurred if the death-rate had remained at the same level as in 1914. In 1933 Dr. F. C. S. Bradbury reported an association, in Tyneside families, between a deficient diet and tuberculosis, even when the effect of overcrowding was eliminated. Sir Robert McCarrison has shown that if monkeys are given a faulty diet similar to that eaten by needy families they develop such complaints as gastric ulcer, gastric dilatation, enteritis and colitis; illnesses of these kinds account for some 12 per cent. of all ailments among insured persons —which is suggestive. We spend £300,000,000 a year on national ill-health. Some of this money would have brought a better return if spent on food.

Malnutrition in men is serious enough, but it is trivial in its effects on the race beside ill-health in child-bearing women. An undernourished woman stands pregnancy ill, comes to labour tired and anæmic, runs greater risk of death or sepsis, is less capable of lactating, has milk poor in quality and stands a diminished chance of bearing and rearing a healthy normal child.

The mother in the family of a wage-earner is perhaps even more the victim of her circumstances than her children. In the first place she is a worker from the moment of marriage; she has no paid assistant to share her housework, she must do it all herself. She has to scrub her own floors, launder for the family, buy and cook the meals, clear them away, carry fuel and keep her house clean. When she is newly married the work is reasonably easy—but unpaid. She does a full day's work for

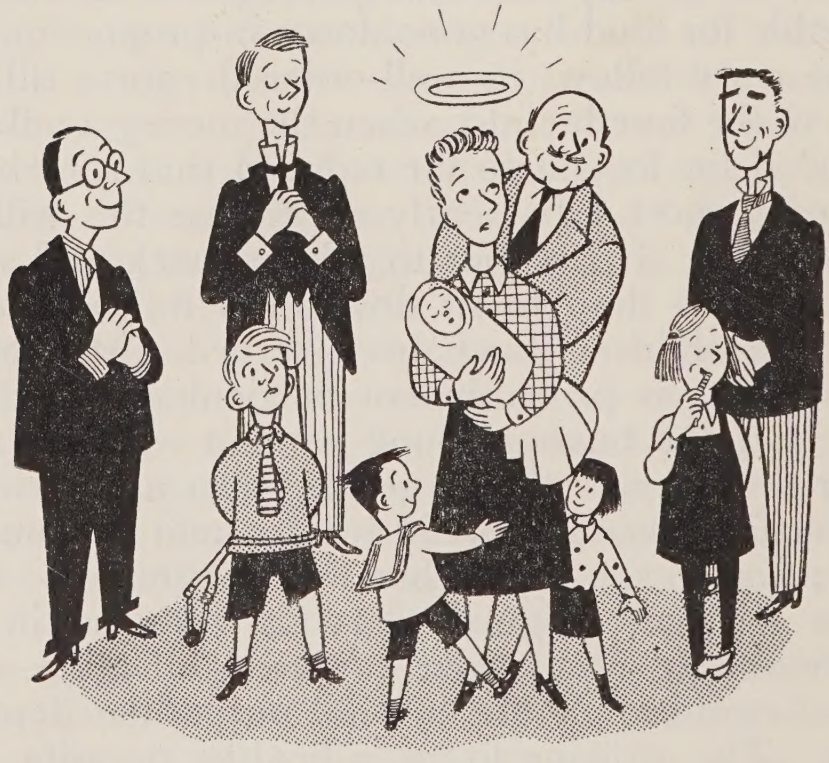
which custom has decided she should receive no recognised or fixed wage. Her income depends on the generosity, or perhaps the mood, of her husband.

With the coming of a child the money available for household purposes is reduced; her work is increased—those who have reared a child know how much. Her pregnancy may have left her debilitated, but her leisure is cut down immediately; she has no chance of a holiday before beginning work again. Her washing is enormously increased. If she is breast-feeding the child the tranquil, cow-like existence recommended by the mothercraft primers becomes a laughable phantasy. With the birth of a second child her work is more than doubled. The old baby, now eighteen months perhaps, has reached the stage when he is traditionally " one person's work." For his own safety he has to be watched continually as he begins a reckless and experimental career. At the same time, of course, the weekly wash has gone up and the money available for food has gone down in proportion.

The story follows its well-ordered course till the birth of the fourth child, when the money available per head for food is so far reduced that somebody has to go short. In nearly every case this will be the mother. It is easier to take a snack and start the next job than to sit down and finish a meal once the children have been served. Moreover, her appetite is probably not particularly good by this time; the buxom young woman who married six or seven years ago is getting lean and stringy, chronically anæmic, tart in temper and raucous in voice; and so she begins her fifth pregnancy. She comes to term fatigued, nervous, reduced in all her resources, ill-adapted to resist infection—the " tired mother " of the hospital outpatient department. The growing fœtus, a healthy parasite, has

drained her of calcium and iron. She has lost a tooth for every child just as her mother told her she would, and just as she should never have been allowed to do. She is compelled, in this state, to face the strain of labour and danger of death from septicæmia or other causes. And all this has fallen to her lot because—however unconsciously—she has been doing a service to a race with a diminishing birth-rate; and because the income she administers for the good of her family has been docked, in effect, every time she presented the state with a new citizen. She is compelled to work unremittingly, to go short of food, to risk her life every eighteen months or so—and all for no wages.

Many people, mostly men, take a romantic view of motherhood. This view is responsible, among other things, for posters showing mother and child as a possible target for enemy bombs; the mother may be pardoned if she observes them with a sardonic look in her eye.



"a romantic view of motherhood"

Food in Theory and Practice

Learned bodies often sit down to decide what we ought to eat. Experts on diet and nutrition preach the gospel of a balanced diet up and down the country. The press, the B.B.C. and advertisements in every paper rub in the good lesson: eat more fruit, drink more milk, vitamins, vitamins. . . . If people eat the wrong things it is not for want of telling. But look at it how you will, a good diet is comparatively costly and the diet you can buy for two or three shillings a week is likely either to be bad, or—if adequate—so dull from lack of variety that the stomach ultimately rebels.

Let us consider the sort of diet recommended for a pregnant woman. The League of Nations technical commission, in 1935, asserted that in order that her diet should contain enough vitamins and salts, protein and fat, she should take daily:

2 pints of milk.
¼ lb. of meat.
1 egg.
1 oz. of cheese.
3½ oz. of green leafy vegetables.
8½ oz. of potatoes.
½ oz. of root vegetables.
Some raw fruit.
1 teaspoon of cod-liver oil.

All these *in addition to* the amounts of bread, butter and sugar necessary for energy. This diet at lenient prices costs at least 1*s.* 6*d.* a day or 10*s.* 6*d.* a week. Will the working-class mother in her fourth or fifth pregnancy have this amount to spend on herself?

A balanced diet should consist of protein (meat, fish, eggs, milk and cheese), fats (butter, margarine, meat fat or vegetable oils) and carbohydrates (cereals, starch, sugar). Proteins and fats are expensive, so that buyers with a limited amount of money nearly always economise on them, buying

carbohydrates—bread, sugar, jam and potatoes—to take their place. Starchy foods and sugar are good fuel foods—in the body they release energy easily and quickly and keep the machinery going—but they are of little value for building new tissues and they are for the most part lamentably deficient in vitamins.

The B.M.A. committee recommended that the daily diet should contain about 2 oz. of meat, 2 oz. of vegetable protein, 4 oz. of fat and 10 oz. of carbohydrates daily. In addition the vitamins A, B, C and D, and several mineral salts, are essential to health. The cost of food alone for a man and his wife on the scale recommended by the committee was worked out in December 1936 by the Children's Minimum Council at 13*s.* 9½*d.* a week, as prices stood then. For a man, his wife and five children the cost—for food alone—was 36*s.* 11½*d.*; which, on a wage of 42*s.* a week, leaves about 5*s.* over for all other household expenses, including rent. On the subject of milk the committee was equally clear. The breast-fed infant gets all its protein from milk, and when it is weaned it ought to go on getting its protein and fat from milk for some time to come. The committee took 1 pint of milk as the basic daily ration for children between one and five years old, and ½ pint for children between the ages of five and ten. These amounts have sometimes been criticised as too small, but consider them in terms of cost: at the present time (April 1940) a pint of milk a day would cost 2*s.* 0½*d.* weekly—just over two-thirds of the total weekly allowance for a child whose father is drawing unemployment benefit. The sum left over for the remainder of the child's needs (not food alone) is 11½*d.*

Under the Milk in Schools Scheme many children, of course, receive a daily ration of milk; in March 1939 the figure had reached 55·6 per cent. of all children in public elementary schools. The quantity, however, is only one-third of a pint at present, and, of course, the supply often ceases during the holidays. Moreover, the child who is too young to attend school comes in for none of it. He needs extra milk, at this age, more than his older sisters and brothers, but there is no machinery

for giving it to him. Between the ages of two—when he passes from the care of the welfare centre—and five, when he enters school, he is wandering through a desert in which he is nobody's business. Nursery schools are well fitted to look after him during this interval, but they are few, and likely, in war-time, to become fewer rather than commoner.

It should be fairly evident by this time why an adequate diet is dear. Nearly all first-class proteins (those derived from animals) are expensive: meat, fish, eggs, milk and cheese are difficult to buy cheaply. All foods rich in vitamins are expensive: milk, butter, eggs, brown bread and fresh fruit and salads. Cheap foods—white bread, jam, tea—are lacking in nearly every constituent necessary to health; and these form the bulk of the diet for the families we have been considering—the families in which the living wage designed for a "normal family" of five people has to stretch to cover seven or more, and the families of unemployed men receiving unemployment benefit or assistance paid at rates which take account of the number of children, but unfortunately not enough account.

Population experts draw long faces over the falling birth-rate. No one nowadays can accuse parents of recklessness or improvidence for having large families; they are doing a service to the society in which they live, and are entitled to some encouragement. But when they are faced with such meagre inducement and such profound disadvantages it is small wonder that they regard a large family as a catastrophe. With improvement in contraceptive technique and wider acceptance of its principles the parents who deliberately choose to impoverish themselves by replenishing the race will soon include only the very simple-minded, and

those who object to limiting the family on moral grounds.

The Case for Family Allowances

The *Lancet* sees this as a public-health problem. The system of insurance against possible emergencies is so well established today that it needs no defence; and this situation lends itself to insurance very well. All the ingredients for success are present: the risk is not unduly common, the group of people involved is large and the financial difficulties remarkably few. Many methods of paying allowances to men with large families have been devised from time to time and some of them are successfully practised in France, Belgium, Australia, New Zealand and elsewhere abroad, as well as within certain industries and social groups in this country. There is nothing revolutionary about the principle. We provide actual family allowances to income-tax payers in the form of rebates for children; the controllers of unemployment benefit and assistance, as we have seen, do not boggle at the notion; it is probably soon to be included in the new Workman's Compensation allowances, and in some areas rent rebates are given according to the size of the family. We are actually applying the principle of family allowances quite widely, in a haphazard and muddle-headed way, and there can be small objection to making a better job of it. The principle of family allowances is accepted in the case of soldiers' children; indeed the establishment of separation allowances in the last war was the largest experiment in children's allowances ever made in England. If we can snatch this warlike moment to extend that principle to all families, and to establish it firmly, we can fairly congratulate ourselves on turning the wastage of war to good account.

The separation allowances for the families of soldiers, which

were recently debated with so much warmth, have now been established at a rate which, though it can still be criticised, compares favourably with the original scale laid down. At the time of going to press the soldier's wife receives weekly 7*s.* from her husband's pay, 17*s.* from the Government, 6*s.* for her first child, 4*s.* for the second, 2*s.* for the third, and 3*s.* a head for any other children she may have. Thus the mother of five gets 42*s.* a week; as we have seen this sum represents a tight fit for a family with *three* children, but the soldier's wife scores a little in not having to allow for the food and clothing of the father of the family; this means a saving of 8*s.* or 10*s.* a week. Actually, at present price-levels, the cost of the B.M.A. minimum diet for a mother and five children of normal age distribution would be about 28*s.* for food alone—leaving 14*s.* for all other household expenses, including rent. This compares very oddly with the allowance of 10*s.* 6*d.* for one child boarded out under the evacuation scheme and 8*s.* 6*d.* for more than one; especially as the allowance for such children is intended to cover food—and perhaps lodging—but nothing else.

In itself the principle is economically sound—as the principle of the living wage cannot be. According to Mr. Seebohm Rowntree's findings in York the provision of a universal living wage adequate for five-member families would just meet the needs of 5 per cent. of men over twenty-one, allow a surplus for 91 per cent., and would be insufficient for 4 per cent.—this 4 per cent. being responsible for 23 per cent. of the children. At that rate we should be overnourishing an indefinite number of phantoms, and stinting a definite number of live children.

In any case wage-rates in Great Britain—or for that matter in the Dominions and the United States—have never reached the standard minimum required to meet the needs of a five-member family, even in the most prosperous years since the last war. The chances of achieving this standard during war-time are sufficiently remote, especially if wages have to chase prices up the famous vicious spiral.

Family Allowances in Practice

But the case for family allowances is greatly strengthened by the experiences of communities which have practised giving them over long periods. We cannot treat the idea as a rather dangerous pig in a poke in the face of ample evidence that the poke, if there is one, is being used to bring home the bacon.

Let us consider the experience of France and Belgium. These countries experimented with family allowances over a period of fourteen years, and chose the time of the slump—when they might well have been forgiven for postponing such an ambitious change—to make their schemes universal and compulsory. The system is based on the provision of an equalisation fund. This is a fund to which each coöperating employer contributes in proportion either to his total wage-bill or to the number of his employees. This prevents any possible discrimination against married men. The entire cost is borne by the employers, which has the disadvantage that the children of self-employed or unemployed workers, or workers on strike, are not safeguarded by the scheme. Their income—and their daily diet—fluctuates with the good fortune or failure, the loyalties or trade disputes in which their father finds himself involved. The child's breakfast ought to be out of reach of such hazards; and his nutrition should certainly not become a yardstick by which one can measure his father's failure or success.

Trade-union organisations in France were opposed at first to the introduction of the plan, fearing it might lower the basic wage, and hinder their bargaining power, but the practical success of the scheme—with all its drawbacks—has been so great that they have changed their opinion, and are now only concerned to remove the disadvantages. The Confédération Générale du Travail would like to see a national scheme, financed by contributions not only from the employers but from the state, and administered by committees including representatives of the workers. The cost to the employers of the existing schemes has been surprisingly small—only $3\frac{1}{2}$ per cent. of the total wage-bill. Some funds even pay allowances to unemployed workers for a limited time after discharge, and other schemes—more costly—provide social services in the form of holiday camps, creches and special allowances for nursing mothers.

Other European countries have not lagged behind. Family endowment in Italy was extended in 1934 to cover not only government servants but workers in industry. A national fund was formed into which not only the employers but the employees and the state paid contributions. All workers earning less than 2,000 lire a month are included and receive allowances for every child.

Under the Nazis, all German workers with a yearly wage of 8,000 marks or less are allowed 10 marks a month for each child after the fourth, the funds being obtained from taxation. There are also some professional and industrial schemes surviving from the days before the Nazis; panel doctors, for example, pay a levy of 2 per cent. and out of the fund so formed they can claim an allowance of 50 marks a month for third and subsequent children until they reach the age of twenty-one.

In Australia a scheme was adopted for employees in the public services under which parents receiving less than £500 a year were allowed £13 a year for each child under fourteen. The funds were obtained by reducing the basic wage, it is true, but the change was made at a moment when salaries would otherwise have risen; the workers were not asked to receive a smaller sum—they just didn't get their rise. In New South Wales a rather better plan was followed. Family allowances were introduced by an act in 1927, under which parents receive 5*s*. a week for every child under school-leaving age except the first. At the beginning the cost was met by a small tax on employers, but since 1931 the allowances have been paid out of the general funds. The scheme covers all families, whether wage-earning or not, provided the family income does not exceed the basic wage plus the value of the allowances; in 1938 the basic wage was fixed at £3 19*s*. a week. New Zealand also has a scheme in action, allowances being paid by the state at the rate of 4*s*. a week for each child after the second.

To sum up, in all countries where family allowances have been tried, trade-union opinion has changed from hostility at the outset to enthusiastic support.

The Position in England

Compared with all this conscientious work in Europe and the Dominions our own activities appear rather meagre. There is, of course, no regular

system of family endowment in this country, and the only examples to be found are the result of private and voluntary schemes in industrial firms or among small groups of professional workers. The schemes in action are oddly distributed through our society and widely different in scope.

The London School of Economics, with an honourable respect for its own name and teaching, established a scheme for its staff in 1932 intended to cover educational expenses of children. Members of the staff in addition to their ordinary salaries receive £30 a year for each child under 13 and afterwards £60 a year until the child reaches the age of twenty-two, provided he is attending an appropriate place of education.

Then the Methodist church has had a scheme—probably one of the oldest in existence—for over 150 years. The ministers receive 8 guineas a year for each child under the age of eighteen, with an additional grant of £12 yearly for the last six years of education. The Church of England has followed suit in a few dioceses, but no general scheme for the clergy has ever been formulated, although as a class they are noted for fathering distinguished children.

Finally, a growing number of industrial firms have established family-endowment schemes of their own. E. S. & A. Robinson, of Bristol, have had a scheme since 1917 which now allows 5*s*. each for third and subsequent children of parents earning less than £4 a week; this costs the firm 0·15 per cent. of the total wage-bill. Fourteen other firms in the same industry—paper making—have followed this lead. J. Bibby & Sons of Liverpool have had a scheme since 1919; Brittains of Leek and John Thompson of Wolverhampton have had schemes dating from 1918 and 1926 respectively. In the last three years many more firms have begun giving family allowances, many of them on a generous scale. Most of them begin with the third child, usually paying 5*s*. a week for him and each of his successors.

A successful scheme of the kind is run by Cadbury Brothers at Bournville. This was initiated in January 1939 and covers

both regular and temporary employees, but not those classed as casual. The firm makes an allowance of 5*s*. a week for the third child and his successors under the age of eighteen, and the grant is continued as long as the children covered are at a recognised school or college. Mr. L. J. Cadbury, who is a keen supporter of the principle of family endowment, has sent out questionnaires to those benefiting under the Bournville plan asking how the money was spent. Three questions were concerned with food—extra or better food for the family, or special food for the children; and analysis of the replies showed that food—under one or other of these heads—was easily the favourite item of expenditure. Among low wage-earners 57 per cent. of the allowance was spent on food, and among high wage-earners 46 per cent. The second favourites among items of expenditure were clothing and boots. Only about 2 per cent. of the money appeared to have been spent on things like radios and gramophones, though it is possible that the workers allowed their answers, as Mr. Cadbury says, to be "coloured by a desire to make a good showing."

These schemes are a good beginning. As commonly happens with public-health service, private enterprise is showing the way to a more general advance.

Ways and Means

There are three ways, roughly speaking, of paying for a universal scheme of family allowances; one is to lay the whole onus on the employers; another is to let the state pay, out of taxation; and the third is to organise a contributory scheme in which employers, workers and the state all take a share.

The method of leaving it to the employer is that followed in France, and while this has had a great measure of success some of its drawbacks have been pointed out already. It does not cover the self-employed or unemployed worker, and it places the worker's family at a disadvantage in case of a strike by leaving control of the funds entirely in the hands of the employers.

Voluntary schemes run by private industrial firms are open to some of the same objections, at least in theory. The right to give or withhold allowances remains with the employer, and while such a power is safe in the hands of a firm with a high standard of ethic, some firms, if compelled by legislation to give allowances, might abuse the position. For one thing, it would tempt employers to give posts to single in preference to married men.

The second method—that of a system of family endowment paid for by the state out of taxation—seems on general grounds to be the most just. The children are the state, and it is reasonable that the whole community should be responsible for their well-being.

The objection here is one of expense. The Family Endowment Society have worked out the cost of a state-paid scheme allowing 5*s*. a week to all children under fifteen in Great Britain; they estimate it at £132,000,000, which sounds rather large on paper. It is, however, a sum which we take in our stride to cover less than three weeks of war. Actually, if such a scheme were adopted, savings could be made on various other allowances, such as unemployment insurance and assistance, allowances for orphans, rebates for the children of income-tax payers and allowances to soldiers' children, and these would reduce the total outlay to about £118,000,000.

The Keynes Plan

One method of providing family allowances without letting the community feel the actual pang of parting with the money is embodied in the Keynes plan, so much in our minds at present. Mr. J. M. Keynes has proposed, of course, not only a system of family allowances but a plan by which

we can put off all unnecessary spending until after the war and save money in the meantime.

The details of his proposal do not concern us here; he recommends that the state should take a proportion of our income in the form of taxation—a fairly large proportion—and put part of it by for us in the post-office until after the war. Thus willy-nilly we shall be laying up a nest-egg, prices will keep down, wages will not go rocketing after them, and the wage-earner will ultimately get some value for money in return for the extra work he is putting in. After the war we shall all be creditors for the national debt. In addition to this paternal arrangement Mr. Keynes proposes that part of the money withdrawn from circulation by his plan should be allotted to a scheme of family endowment which should pay an allowance of 5*s*. a week to every child in the country under the age of fifteen. It will be noticed that, under this system, too, saving can be made in other directions—on unemployment allowances, income-tax rebate, pensions and the other items mentioned above. Thus by handing over to the state the portions of our incomes recommended by Mr. Keynes we should be doing three things: paying our income-tax, saving money to be used after the war and covering the cost of a universal system of family allowances. He estimates the cost of these allowances at £100,000,000 a year, which is appreciably lower than the estimate made by the Family Endowment Society. Figures of the kind are almost impossible to assess accurately because full data are not available. Both parties admit that they are guessing.

Contributory Schemes

If the hope of instituting a state scheme at this stage fails there are still adequate plans available for contributory schemes, on the same principle as health insurance. The Family Endowment Society have worked out a scheme on a contributory basis to cover all working-class children at 5*s*. a head in which the state's share would be £32,500,000 a year. For this purpose the term " working-class " includes " the great mass of manual wage workers and most non-professional black-coated workers and some self-employed groups (cobblers, etc.)."

If the children of *insured* workers only were covered, and the rate reduced to 3*s*. a head, the contribution of the state would be £6,500,000—a mere flea-bite.

The Lancet Says

We are not concerned with the financial aspect of this problem except in so far as it affects the medical aspect; but it would be merely idealistic to urge the case for family endowment without having some idea how to achieve it practically.

From the medical standpoint, schemes which cover all children at a flat rate are to be preferred to schemes which distinguish either between children in different grades of society or between children in different positions in the family. If 5*s*. will feed a child in Stepney it will feed a child in Kensington, and if the first child in a family needs 5*s*. the third ought not to be expected to manage on 3*s*. In our view, that is the defect of the scale of allowances to soldiers' children and the new scale for the unemployed. The idea of a reduction on having a quantity seems to us to be fallacious, unless the scale adopted is so generous that the total income of the family puts the B.M.A.'s minimal diet within easy reach. If the scale is to be graded, a rising scale, increasing the rate for each succeeding child, is much to be preferred to a falling scale. If any child is to be omitted it should be the first. Opinion seems fairly general that it is after the birth of the third or fourth child that poverty becomes really acute; most wage-earners can support the first and perhaps the second child without sinking into gross difficulties. Nevertheless, standards of nutrition in England are not so brilliant that we should like to see any child omitted from the scheme. Medically there is an excellent case for paying a flat rate of 5*s*. for every child in the country.

The Family Endowment Society recommend that payments should be made directly to the mother, and we fully agree with this principle. It would give her the status which, as an unpaid worker, she lacks at present, and would also be a means of ensuring that the allowances were spent directly on the children. Experience in France and elsewhere has shown that when the mother of a family finds herself possessed of adequate funds she is willing and able to administer it for the benefit of her family. It would be the part of the public-health service to educate her in useful spending.

In our opinion a system of allowances paid by the state, either financed on the Keynes plan or by direct taxation, is to be preferred to a contributory scheme, which involves a further claim on the worker's pay, though it would naturally be a small one. If a contributory scheme is adopted, however, the administrative machinery for social insurance already exists, and could easily be enlarged to cover it.

Now is the Time

Mr. Keynes points out that this may seem a strange moment to attempt an expensive social reform which we have not thought ourselves able to afford in times of peace. But he goes on to remind us that the need of the reform is much greater in war-time; and he believes this to be the appropriate moment for it. We share his view entirely. During the last war diet became, in time, both restricted and expensive. It has been hard during the past few years for the wife of the wage-earner to provide even a minimal diet capable of maintaining the health of her family; during the months or years to come she may find the task impossible. A proportion of the children of Great Britain already show signs of malnutrition; unless

we make definite plans to prevent it the proportion will spread during these war years until it includes them all. After the war the expected slump will plunge a large part of the population still deeper in poverty. The public-health service will be treating the symptoms of a chronic disease and no amount of symptomatic treatment will bring about a cure. Now is the time to prevent the onset of widespread poverty, with all the nutritional disasters which it creates.

Looked at from another point of view, family endowment may offer some check to our falling birth-rate. Whether a falling birth-rate is a disaster or not is perhaps debatable, but eugenists take a pessimistic view about it. Parents, at all events, probably feel that the chance of rearing a healthy family should be a condition of having a family at all; and a system of family endowment would put this condition within their reach. For those who see no particular safety in numbers, the experience in France should prove reassuring; the provision for family allowances has not sent the birth-rate rocketing.

Finally, whatever our political views, we all share in the responsibility of running this country, and most of us would like to see it run coöperatively in such a way that no one enjoyed a luxury while anyone else was going short of a necessity. War-time gives us an opportunity to redistribute wealth, whether we like it or not. If we use our wits we can arrange that distribution so that the children of the country, at least, profit by this crisis in our affairs. That would be a lasting satisfaction, well worth achieving.

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